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APPARATUS, METHOD AND SYSTEM FOR VOICE OVER A NETWORK HAVING PROVIDER SELECTION AND DISPUTELESS BILLING

Abstract of the Disclosure

An apparatus and method are disclosed for providing telephone connectivity over a network having a plurality of entities coupled to the network. A provider is an entity that has chosen to be a member of a selectable entity that may be chosen to provide a telephone connection. A client, using a selection criteria, selects a provider from a plurality of providers.